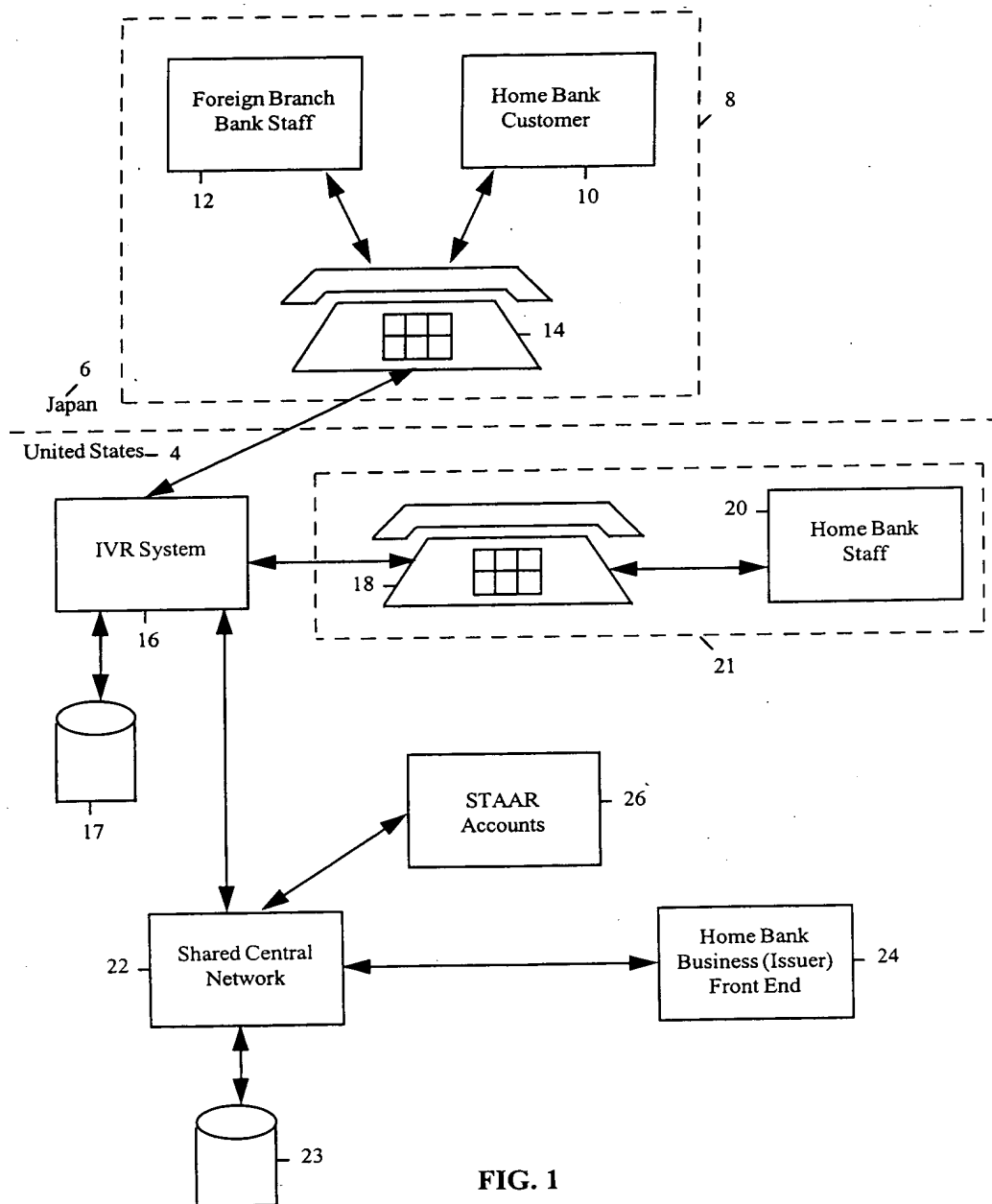


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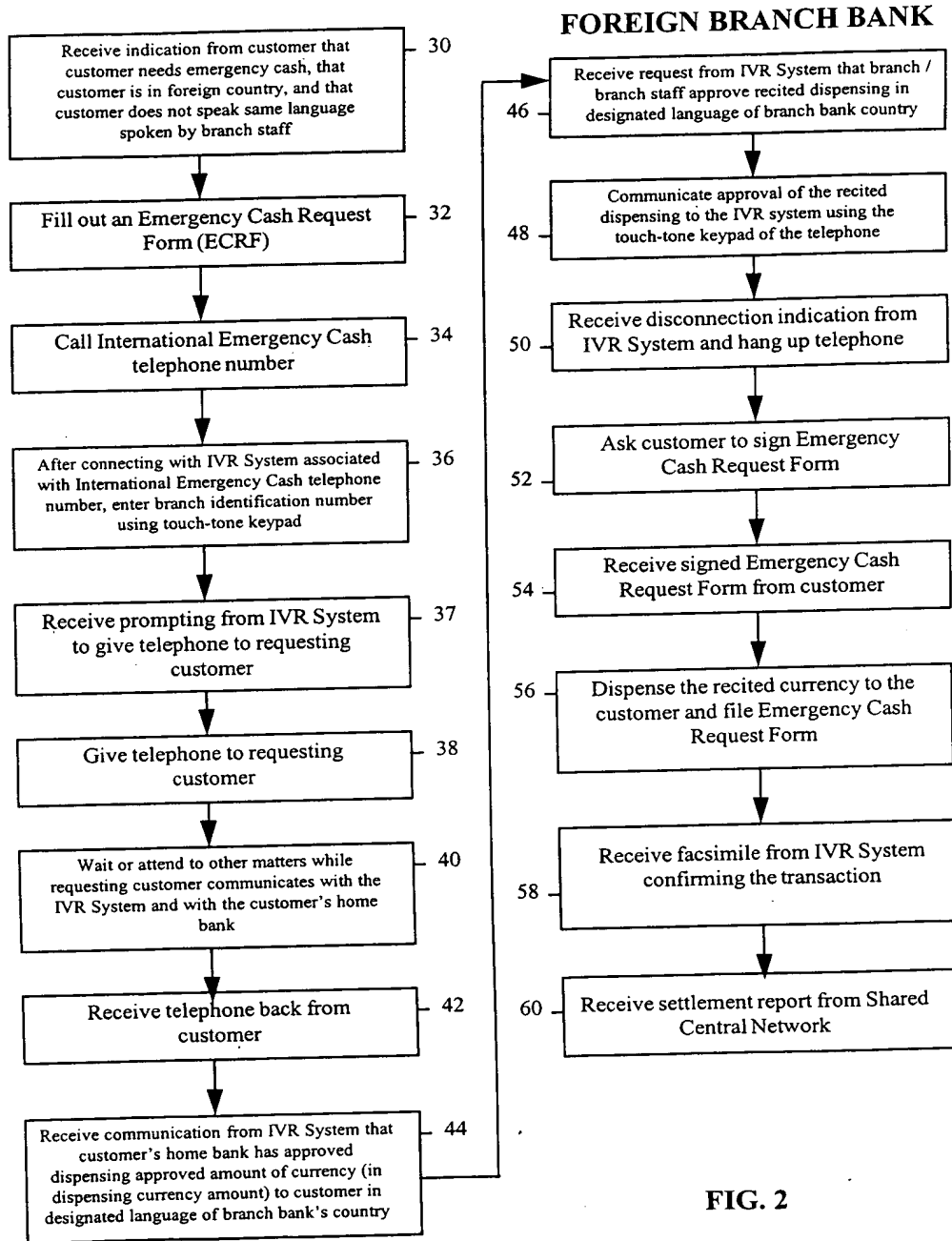


FIG. 2

IVR SYSTEM

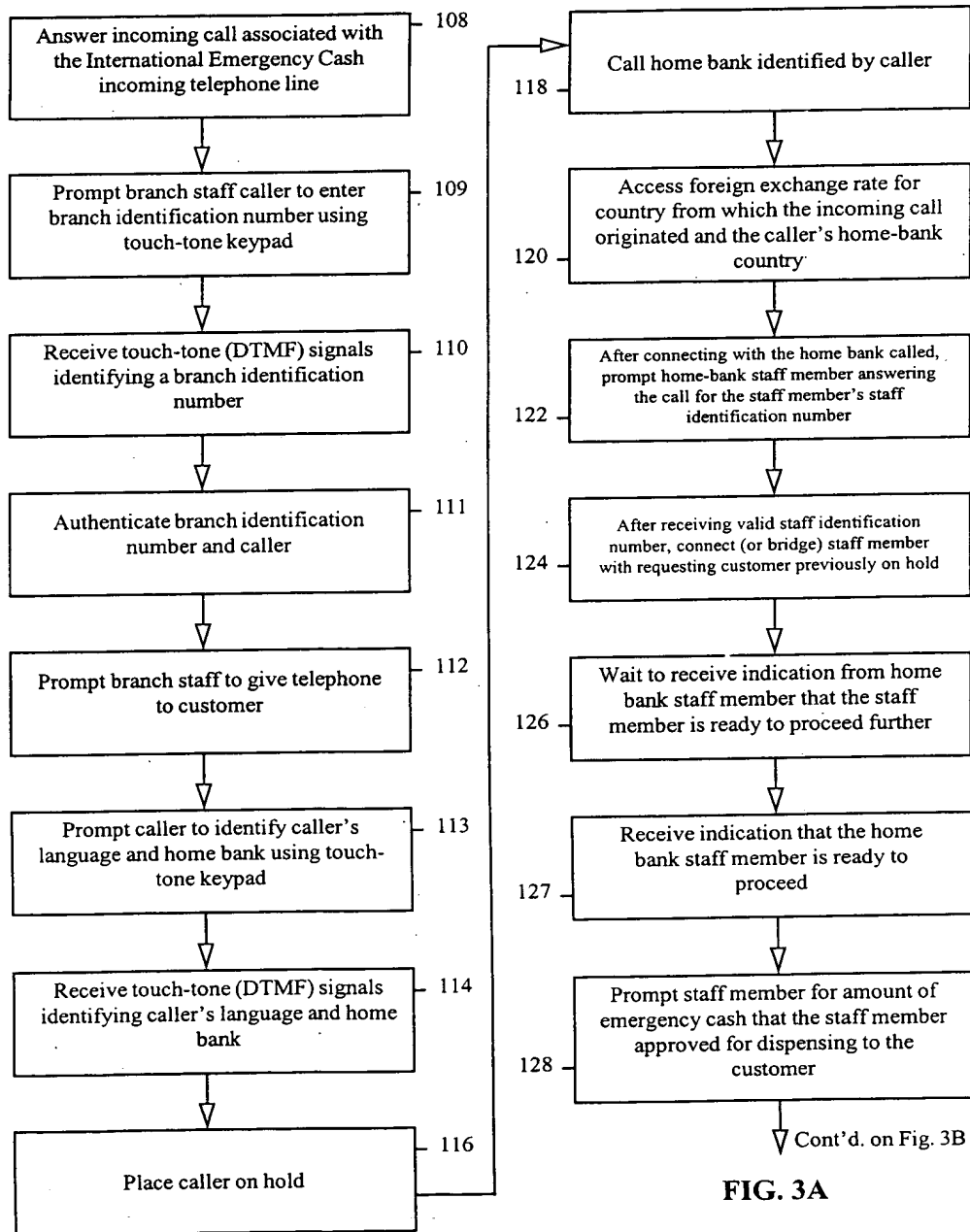


FIG. 3A

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IVR SYSTEM

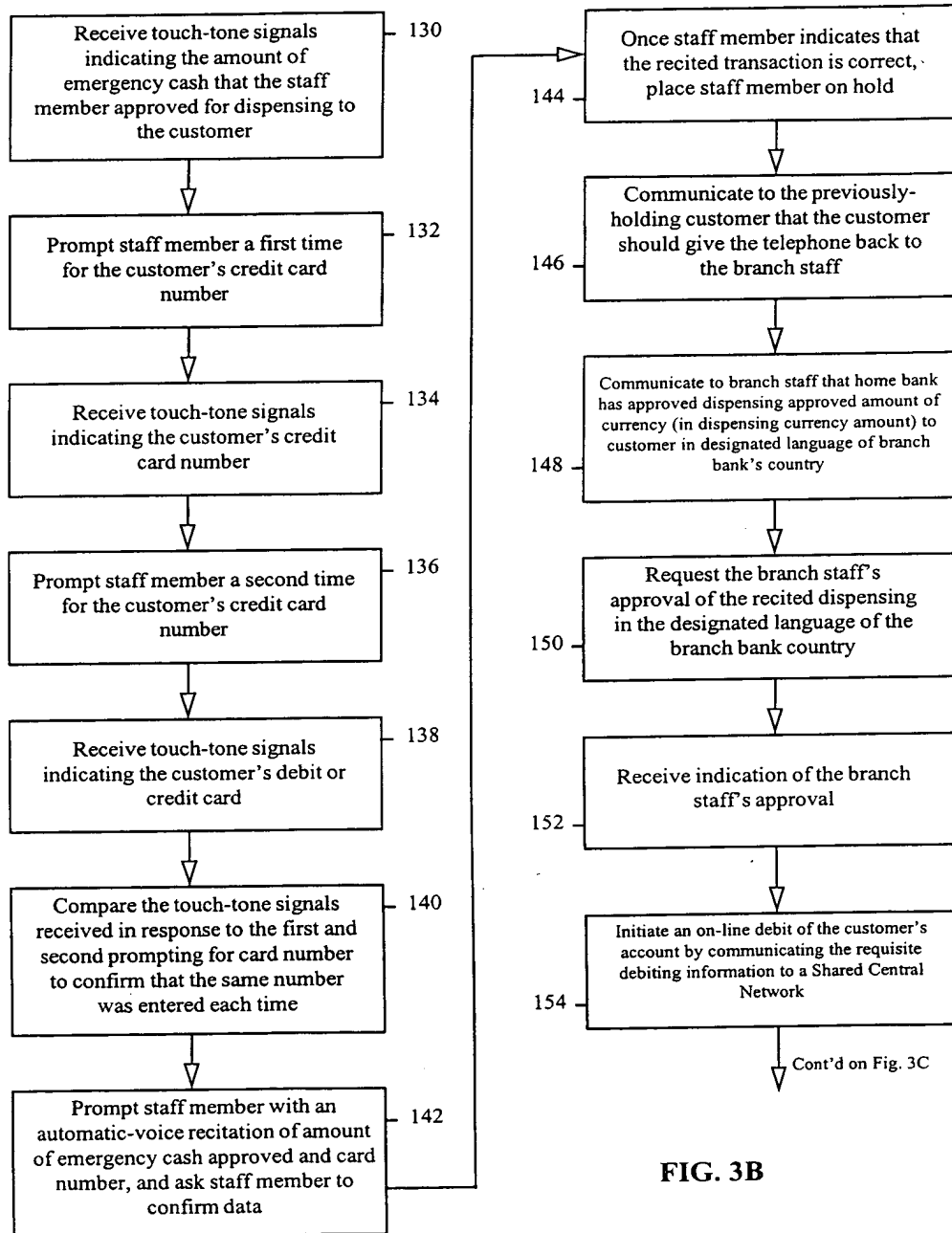


FIG. 3B

IVR SYSTEM

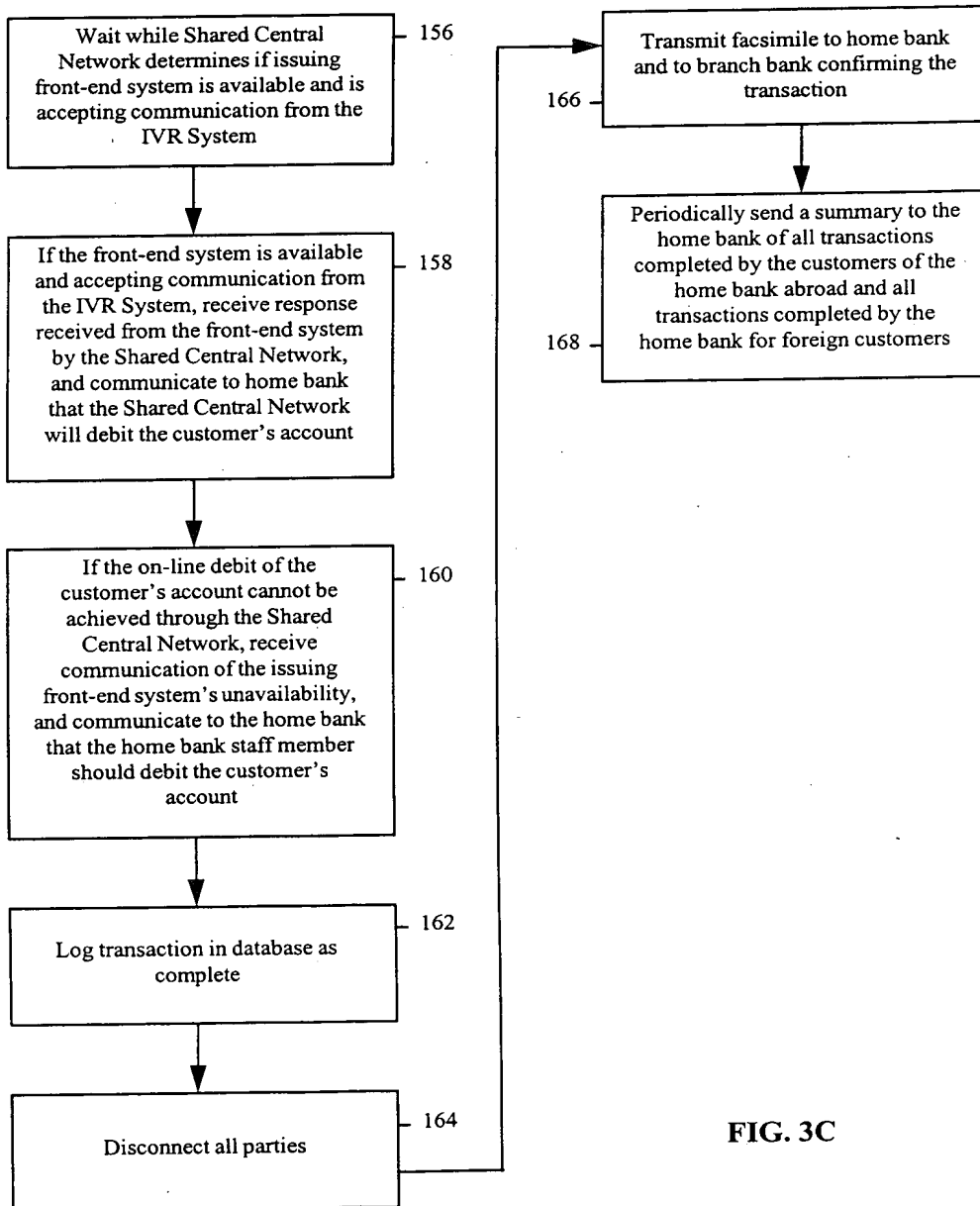


FIG. 3C

662050 "TBE/8EE60

HOME BANK CUSTOMER IN FOREIGN COUNTRY

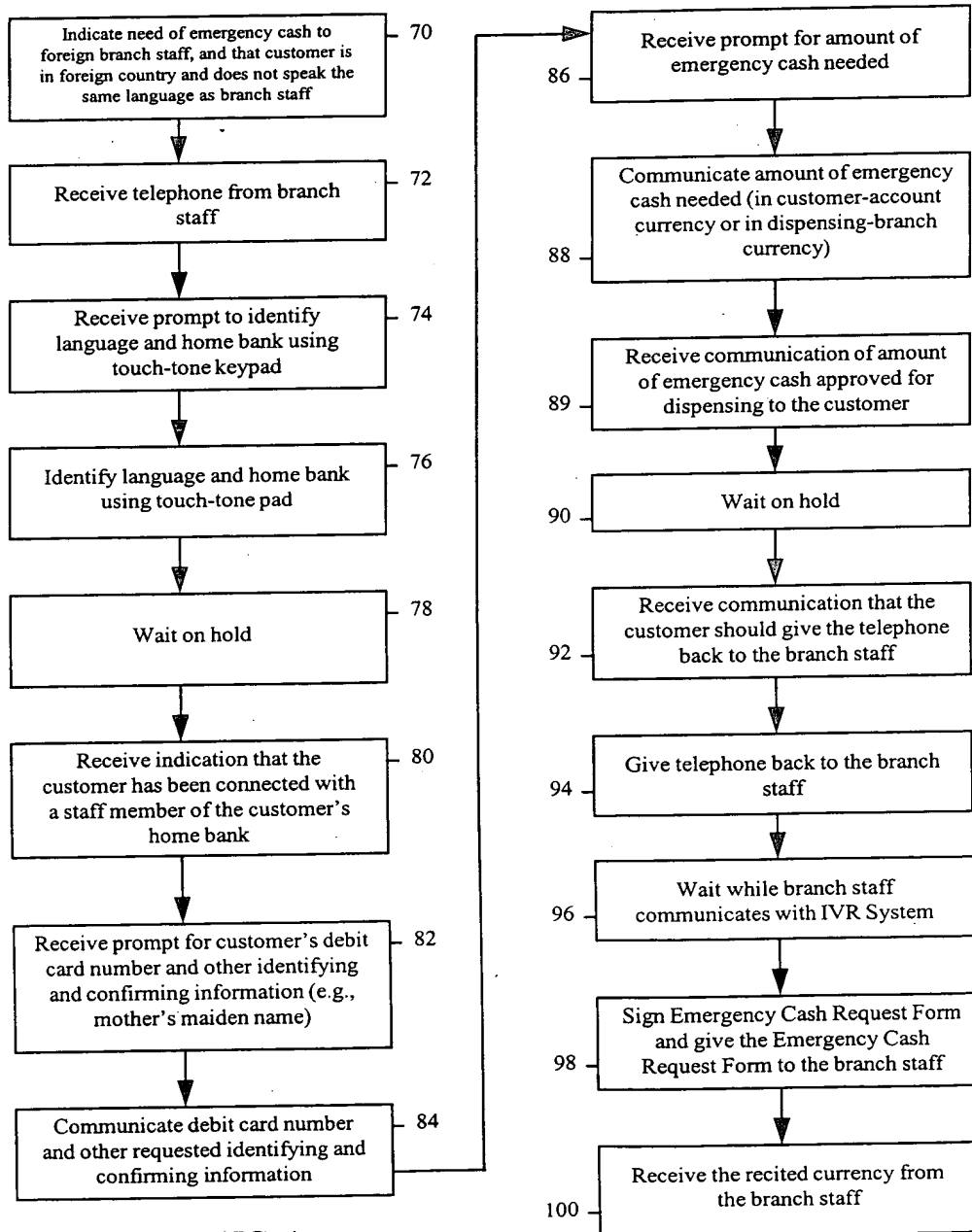


FIG. 4

HOME BANK

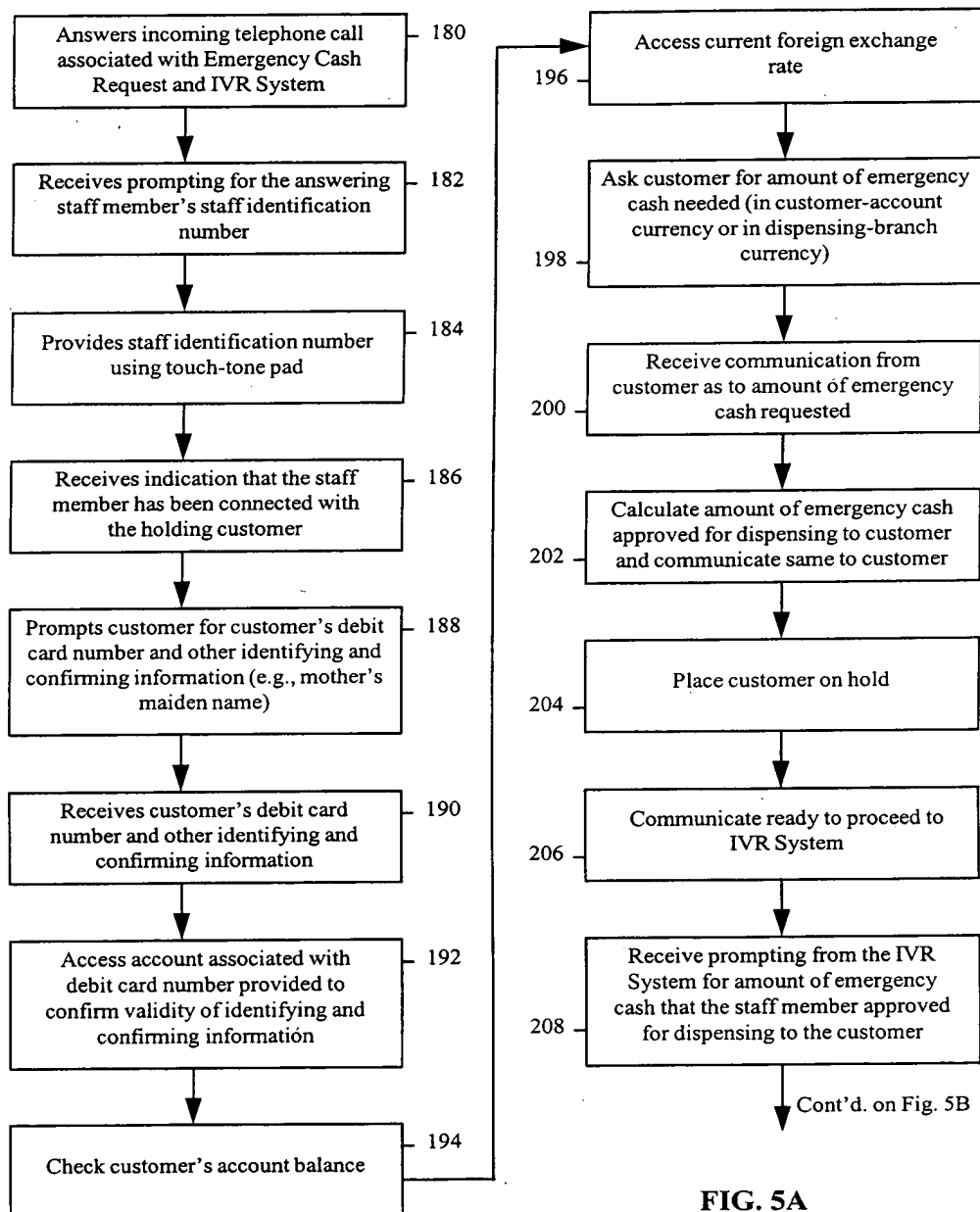


FIG. 5A

09387381-090299

HOME BANK

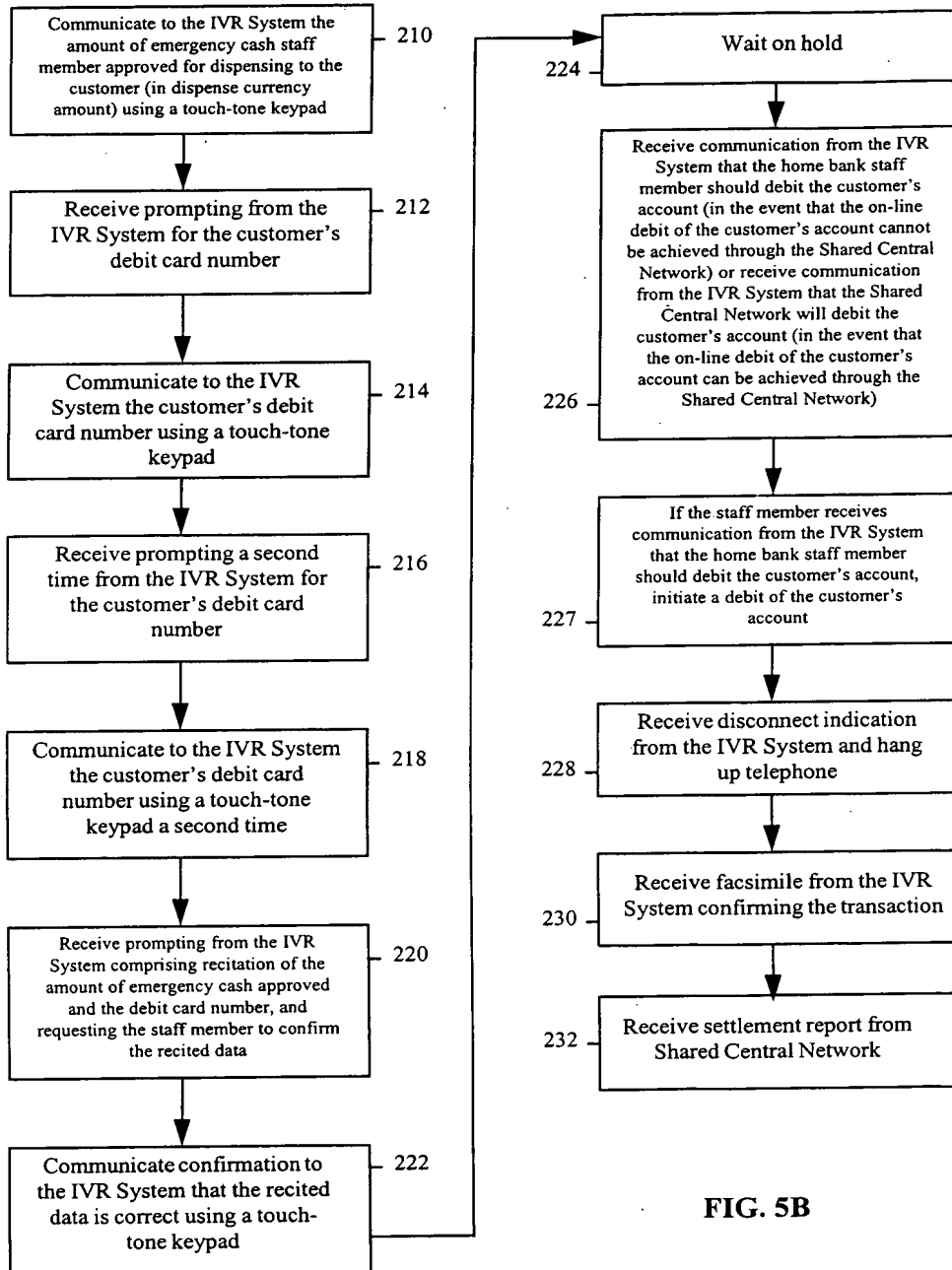


FIG. 5B

SHARED CENTRAL NETWORK

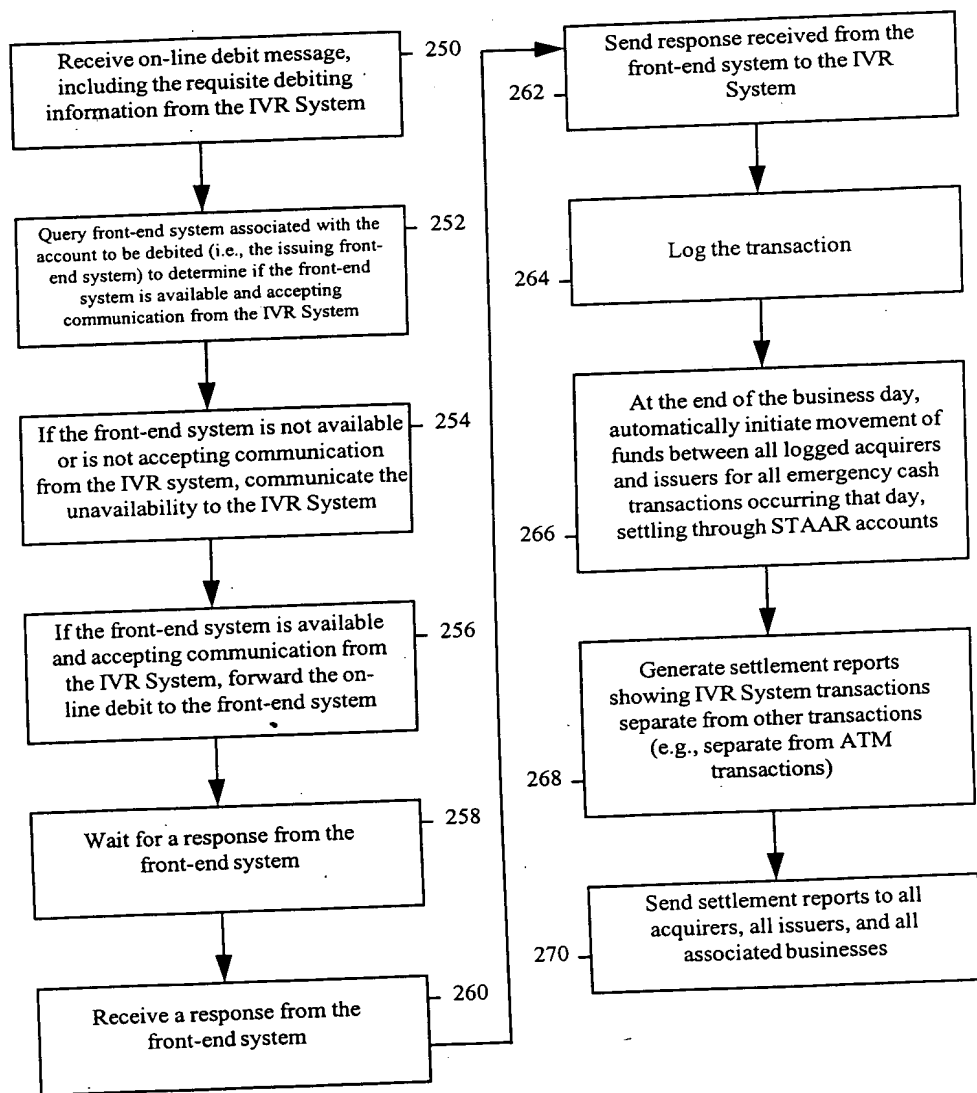


FIG. 6

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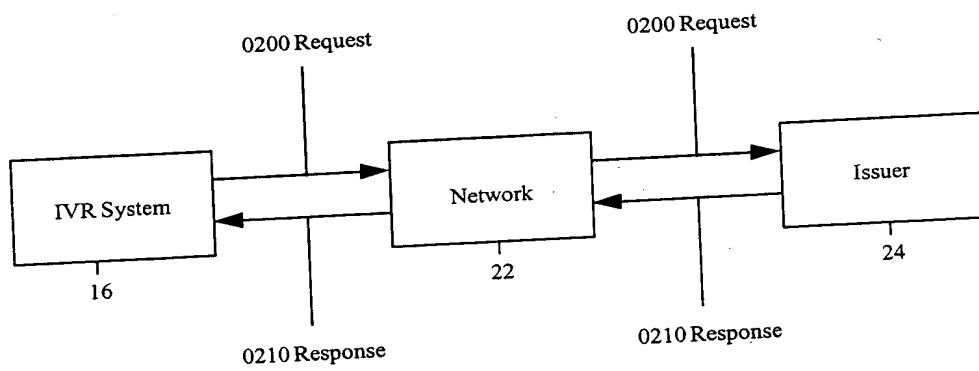


FIG. 7

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Message Sets	Message Description	Does Central Network pass the Request message to the Front-ends.
0800(810,820)	Network management request: Logon/Logoff/Encryption Key/Stay Alive	IVR System to Central Network only.
0200 (210)	Financial transaction	IVR System to Central Network to Front-ends.
0420 (430)	Acquire reversal advice	IVR System to Central Network to Front-ends.
0620 (no response required)	Administrative advice	IVR System to Central Network only.

FIG. 8

Bit	ISO Field Name	Data Type	Type	Notes	Get Values From
	Message Type	N4	M		IVR System Moves "0200" into field
	Bit Map, primary	B64	M		Value will always be 'B23A640128A09042' since the system uses a dummy PIN "1234", and 'F23A640108A08042' if no PIN is required.
P-001	Bit Map, extended (i.e., secondary)	B64	C		Same as above Value will always be '0000000001000000'
P-003	Processing code	N6	M	Please see App. B of Deluxe 8583. "01xx00" see Central Network's RC spec SCR-97048.	200: IVR System Moves "01XX00"
P-004	Amount, transaction	N12	M	Transaction Amount in dispensed currency as defined in P-49	200: IVR System moves "01XX00"
P-007	Transmission date & time	N10	M	(mmddhrmnsc)	200: IVR System converts System Time into GMT. Central Network overwrites this field and P-15 for all 200's.
P-011	Systems trace audit number (P-37 is also a unique reference number. Central Network uses either P-11 & P-37 as unique identifier.)	N6	M	Remains unchanged for <u>all</u> messages in one customer session.	IVR System supplies this.
P-012	Time, local transaction (hrm nsc)	N6	M	(hhmmss)	IVR System captures system time and a random number into a global variable at the start of the session and uses the same value for all messages in the entire session.
P-013	Date, local transaction (mmdd)	N4	M	Central Network, PEPs and IVR System are Year 2000 compliant (Y2K)	See P-012
P-015	Date, settlement (mmdd)	N4	M	Central Network says system date is ok here.	200: IVR System puts system date in GMT here.
P-018	Merchant type - Required for Point-of-Sale terminals.	N4	C	Constant value of "6011"	IVR System puts in "6011" per Central Network
P-019	Acquiring institution country code	N3	M	From ISO 3166	IVR System provides this from a local database
P-022	Point of service entry mode -	N3	M	Constant value of "011" if no PIN is sent in the message. "012" when PIN is included. NOTE: The PIN included would be a "dummy" pin based on an algorithm.	
P-032	Acquiring institution identification code	LLV N11	M	FRDABA# of acquiring institution length may be either "10" or "11". Federal routing Destination American Banking Association Number.	IVR System gets from local table.

FIG. 9A

Bit	ISO Field Name	Data Type	Type	Notes	Get Values From
P-035	Track 2 Data	LLV N37 (Business Specific)	C	This is a required field for IVR System. Belgium: It is constructed: 6 digit BIN + 8 digit CIN+ "000" + "=" (a 1 digit separator) + 4 digit future expiration year (system time in GMT + one year, this field is not checked by the issuers) Other Businesses: It is constructed: PAN (entered by CSR. The first 6 digit of the PAN is the BIN)+ "000" + "=" (a 1 digit separator) + 4 digit future expiration year (system time in GMT + one year, this field is not checked by the Issuers)	Belgium: The CSR enters the 8 digit CIN (aka, account number). IVR System will ensure the length entered is 8 digits. IVR System will prefix the BIN for Belgium which is retrieved from a local database table. Other Businesses: The CSR enters the entire PAN which is also known as CIN or Embossed Number). IVR System verifies the BIN portion of the PAN from a local table. IVR System also verifies the PAN is of the correct length. IVR System prompts the CSR for re-entry if either the BIN is incorrect or the PAN length is wrong.
P-037	Retrieval reference number P-11 is also an unique identifier for the messages.	An12	M	Julian Date YDDD (Y2K) + IVR System Sequence Number	IVR System provides this
P-041	Card acceptor term identification	AN12	M	Unique Identifier for Acquiring device	IVR System will put in IVR SYSTEM.
P-043	Card acceptor name and location	ANS 8	M	"EC:" prefixes other content Address 1-23 City 24-36 State 37-48 Country 39-40	IVR System gets REG E (name, address of acquiring branch) data from a table. IVR System moves the Acquirer Business Name, Branch ID and Address. IVR System also needs to prefix "EC" to stand for Emergency Cash as an indicator that is an emergency cash transaction for the hosts.
P-049	Currency code, transaction	N3	M	ISO Currency Code of Transaction amount (P-004) This is the dispensed amount	IVR System moves the Dispense Currency Code. ISO 4217 spec documents all the ISO codes.
P-052	Pin data	B64	M	16 Hex characters	"1234" will be used. FEPs may or may not decrypt the PIN. FEP may or may not return PIN error if the error if the PIN is not "1234".
P-058	National point of service condition code	LLL N010	M		IVR System uses "0200100200"
P-063	Central Network data (aka, Intercept data)	LLL ANS 050	M	Maximum length 008 Maximum length 050 Contains multiple, 8, subfields check Data Element details.	IVR System moves in pseudo terminal value identifying dispensing business. Central Network to provide this information.

FIG. 9B

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Bit	ISO Field Name	Data Type	Type	Notes	Get Values From
S-104	Transaction Description	LLVANS 100	C	Contains Transaction identifier data for Central Network Daily ICC Activity Reports and standard warehouse file.	IVR System moves "CGEC" into this field from a global field for ALL IVR System ISO messages.

FIG. 9C

Bit	ISO Field Name	Data Type	Type	Notes	Expected Values From Central Network which IVR System uses in: log, report, fax, IVR flow
	Message type	N4	M	Always "0210"	
	Bit map, primary	B64	M		
P-001	Bit map, extended	B64	M		**see above
P-003	Processing code	B64	M		"912000" per Central Network
P-004	Amount, transaction	N12	M	Copied from the 0X00 message	
P-005	Amount, settlement	N12	C	Copied from the 0X00 message	Returned by Central Network and logged by IVR System.
P-006	Amount, cardholder billing	N12	C	May be modified to reflect actual cardholder billing amount if account currency differs from what was supplied in the original 0X00. This field should be changed in conjunction with P-51. See Element details	Returned by Central Network and logged by IVR System. This is the exact amount to be taken from the customer's account
P-007	Transmission date & time (mmddhrmnsc)	N10	M		Same as 200.
P-009	Conversion rate, settlement	N8	C	See Element details	Returned by Central Network and logged by IVR System. IVR System IVR flow will NOT recap for customer the equivalent amount in Cardholder currency. There is no chance to deny the transaction because the customer does not like the conversion rate.
P-010	Conversion rate, cardholder billing	N8	C	See Element details	Returned by Central Network and logged by IVR System.
P-011	Systems trace audit number	N6	M	Copied from the 0X00 message	
P-012	Time, local transaction	N6	M	Copied from the 0X00 message	
P-013	Date, local transaction	N4	M	Copied from the 0X00 message	
P-015	Date, settlement (mmdd)	N4	M		IVR System merely logs this field. This field is used for reconciliation for reporting purposes by Central Network. Messages with the same settlement dates are grouped together.
P-018	Merchant Type	N4	C	Copied from the 0X00 message	
P-019	Acquiring institution country code	N3	M	Copied from the 0X00 message	IVR System uses this got this from IVR System local database when sending the 200.
P-022	Point of service entry mode	N3	M	Copied from 0X00 message	

FIG. 10A

Bit	ISO Field Name	Data Type	Type	Notes	Expected Values From Central Network which IVR System uses in: log, report, fax, IVR flow
P-032	Acquiring institution identification code	LLV N11	M	FRDABA # of the acquiring institution. Will be provided by Central Network.	Copied by Central Network from 200 & logged by IVR System. IVR System puts this on the fax and the reports.
P-035	Track 2 Data	LLV N37	C	Copied from the 0X00	Copied from the 0X00
P-037	Retrieval reference number	AN12	M	Copied from the 0X00 message	IVR System uses this field for reversal messages. Needs to match the original 0200 msg.
P-039	Response code	AN2	M		'00' is the only valid response, all other responses the transaction will be denied or redone.
P-041	Card acceptor term identification	ANS8	M	Copied from the 0X00 message	Not used by IVR System.
P-043	Card acceptor name and location	ANS 40	M		IVR System puts this on faxes.
P-044	Additional response data	LLV ANS 25	C	If P-039 equal "30" then P-044 must be present.	
P-049	Currency code, transaction	N3	M	Copied from the 0X00 message	IVR System logs, puts on fax and reports.
P-050	Currency code, settlement	N3	C	MT: Primary fields: 4, 5, 6, 49, 50, 51 be included in the faxes.	Returned by Central Network, logged by IVR System IVR System puts this on the fax and the reports
P-051	Currency code, cardholder billing	N3	C		Returned by Central Network, logged by IVR System IVR System puts this on the fax and the report in the case of 210? Fax is only generated for a successful 200/210 pair.
P-054	Additional Amounts	LLL AN12 0	O		NA. Log if returned.
P-058	National point of service condition code	LLL N010	M	Copied from the 0X00 message. IVR System gets these info for the 200 from the IVR System database proposed by MTI	RadioCiti logs and puts on fax/report
P-063	Central Network data	LLL ANS 050	M	Copied from the 0X00 message. IVR System gets these info for the 200 from the IVR System database proposed by MTI	210 NA Log if returned?

FIG. 10B

Bit	ISO Field Name	Data Type	Type	Notes	Expected Values From Central Network which IVR System uses in: log, report, fax, IVR flow
S-104	Transaction Description	LLL ANS 100	C	Contains transaction identifier data. (see InterCiti Transfers)	Always put in "CGEC" for all messages by all originators such as IVR System, Central Network or front-ends.
S-113	Authorizing agent identification code	LLL AN01 1	M	FRDABA # of the authorizing institution. Tells where to put on the settlement reporting.	IVR System only logs the field. IVR System does not put on fax/reports. Not in 200s.
S-114	Authorizing agent country code	LLL An00 3	M M	<u>IVR System</u> gets these info for the 200 from the IVR System database. A regular 210 gets these from the Front-End.	IVR System only logs the field. IVR System does not put on fax/reports. Not in 200s.
S-126	US Dollar Balances	LLL ANS 100	O	US Dollar balance equivalents to P-054	Japan returns P-054 and this field. IVR System IGNORES them per Central Network.

FIG. 10C

BIT	ISO Field Name	Data Type	Type	Notes	IVR System gets Values From
	Message type	N4	M	Advice uses 0420	"0420"
	Bit map, primary	B64	M		ISO message vendor
P-001	Bit map, extended	B64	M	Required	ISO message vendor
P-003	Processing code	N6	M	Copied from 0X00, 0X20	
P-004	Amount, transaction	N12	M	Copied from 0X00, 0X20	
P-005	Amount, settlement		C	Copied from 0X00, 0X20	
P-006	Amount, cardholder billing		C	Copied from 0X00, 0X20	
P-007	Transmission date & time (mmddhrmns)	N10	M		IVR System gets system time in the same manner as we did in 200 messages
P-009	Conversion rate, settlement	N8	M	Copied from 0X00, 0X20	
P-010	Conversion rate, cardholder billing			Copied from 0X00, 0X20	
P-011	System trace audit message	N6	M	Copied from 0X00, 0X20	
P-012	Time, local transaction (hrmns)	N6	M	Copied from 0X00, 0X20	
P-013	Date, local transaction (mmdd)	N4	M	Copied from 0X00, 0X20	
P-015	Date, settlement (mmdd)	N4	M	Copied from 0X00, 0X20	Same as in 200
P-018	Merchant type	N4	C	Copied from 0X00, 0X20	
P-019	Acquiring institution country code	N3		Copied from 0X00, 0X20	
P-022	Point of Service entry mode	N3	M	Copied from 0X00, 0X20	
P-032	Acquiring institution country code	N3	M	Copied from 0X00, 0X20	
P-035	Track 2 Data	LLV N37	C	Please see field definition in the 200 message	Please see field definition in the 200 message.
P-037	Retrieval reference number	AN12	M	Copied from 0X00, 0X20	
P-038	Authorization Identification Response	AN6	C	See note 2	NA - will be used when IVR System is used for Bankcards in the future phrases.
P-039	Response code	AN2	M	Copied from 0X20	
P-041	Card acceptor term identification	ANS 8	M	Copied from 0X00, 0X20,	
P-042	Card Acceptor Identification Code	AN15	C	For Bancard, which is not in phase-1, this is the auth. Ref. Number.	IVR System: if received in 210, echo in 420.
P-043	Card acceptor name & Location	ANS 40	M	Copied.	
P-048	Merchant/Bank Name	LLV ANS 025	C	Copied.	
P-049	Currency code, transaction	N3	M	Copied from 0X00, 0X20	
P-050	Currency code, settlement	N3	C	Copied from 0X00, 0X20	
P-051	Currency code, cardholder billing	N3	M	Copied from 0X00, 0X20	
P-058	National point of service condition code	LLV N010	M	Copied	

FIG. 11A

BIT	ISO Field Name	Data Type	Type	Notes	IVR System gets Values From
P-060	Reason code	LLV ANS 006	M	Contains multiple sub-fields check Data Element details. See Page 9-70 & App. A. of Central Network ISO Spec for codes. IVR System uses existing Reason Codes.	IVR System moves in the appropriate reason codes: IVR okays LBM to give cash based on 210 response. Line-down: code 63. Customer-decline: code 18.
P-063	Central Network data	LLV ANS 050	M	Minimum length 008 Maximum length 050 Contains multiple sub-fields check Data Element details. See also Appendix C	
S-090	Original data elements	N42	M	Original message type required, remaining subfields should be zero filled	IVR System creates this.
S-104	Transaction Description	LLV ANS 100	O	Contains Transaction identifier data. (see InterCiti Transfers)	"CGEC"

FIG. 11B

Bit	ISO Field Name	Data Type	Type	Notes	Expected Values from Central Network
	Message type	N4	M	Always "0430"	
	Bit map, primary	B64	M		
P-001	Bit map, extended	B64	M		
P-003	Processing code	N6	M	Copied from 0420	
P-004	Amount, transaction	N12	M	Copied from 0420	
P-005	Amount, settlement	N12	M	Copied from 0420	
P-007	Transmission date & time (mmddhrmnsc)	N10	M		
P-011	Systems trace audit number	N6	M	Copied from the 0420	
P-012	Time, local transaction (hrmnsc)	N6	M	Copied from the 0420	
P-013	Date, local transaction (mmdd)	N4	M	Copied from the 0420	
P-035	Track 2 data	LLV N37	C	Please see field definition in the 200 message	Please see field definition in the 200 message.
P-037	Retrieval reference number	AN12	M	Copied from the 0420	"00" means a reversal was performed. "30" will result in a manual reversal as is done for the CATs.
P-039	Response code	AN2	M	Will be either "00", ok, or "30", Format error	
P-044	Additional response data	LLV AN25	C	Present if P-039 = "30"	
P-049	Currency code, transaction	N3	M	Copied from the 0420	
P-050	Currency code, settlement	N3	M	Copied from the 0420	
P-090	Original data elements	N42	M	Copied from the 0420	

FIG. 12

ISO8583 Element	Source System RC, ISO, Vendor, CS	Source Location	Template Citi-96	Variable Length info	Hypothetical Msg Content from UK [Citi-96]
Msg Type	RC	RC-App Func	RC-M	n/a	0200
P-Map	ISO VENDOR	ISO VENDOR-Calculated	n/a	n/a	B23A64010BA18042
P-001 S-Map	ISO VENDOR	ISO VENDOR-Calculated	RC-O	n/a	000000000100000
P-002	RC	RC-DBase Func		n/a	6722628021027421466
P-003	RC	RC-App Func		n/a	012000
P-004	RC	RC-Cust Entry		n/a	000000035000
P-005	RC	RC-DBase Func		n/a	n/a
P-006	RC	RC-DBase Func		n/a	n/a
P-007	ISO VENDOR /RC	??-System Gen		n/a	1120120629
P-009	RC	RC-DBase Func		n/a	n/a
P-010	RC	RC-DBase Func	RC-O	n/a	n/a
P-011	RC	RC-Generated	RC-M	n/a	253952
ISO8583 Element	Source System RC-ISO VENDOR -CS	Source Location	Template Citi-96	Variable Length Info	Hypothetical Msg Content from UK [Citi-96]
P-012	RC	System Gen	RC-M	n/a	1206299
P-013	RC	RC-System Gen	RC-M	n/a	1120
P-015	RC	RC-System Gen	RC-M	n/a	1120
P-018	RC	RC-DBase Value	RC-M	n/a	6011
P-019	RC	RC-DBase Value	RC-M	n/a	862
P-022	RC	RC-DBase Func	RC-M	n/a	012
P-032	RC	RC-DBase Value	RC-M	11	18402924210
P-035	RC	RCdb+CSR entry	RC-O	37	n/a
P-037	RC	RC-System Gen	RC-M	n/a	732310113626
P-041	RC	RC-DBase Value	RC-M	n/a	00001011
P-043.1	RC	RC-DBase Value	RC-M	n/a	EC:Strand Strand 1
P-043.2	RC	RC-DBase Value	RC-M	n/a	London
P-043.3	RC	RC-DBase Value	RC-M	n/a	GB
P-043.4	RC	RC-DBase Value	RC-M	n/a	GB
P-048	RC	RC-DBase Value	RC-M	n/a	Citibank UK
ISO8583 Element	Source System RC-ISO VENDOR -CS	Source Location	Template Citi-96	Variable Length Info	Hypothetical Msg Content from UK [Citi-96]
P-049	RC	RC-DBase Value	RC-M	n/a	826
P-050	RC	RC-DBase Value	RC-O	n/a	n/a
P-051	RC	RC-DBase Value	RC-O	n/a	n/a
P-052*	RC	RC-System Value	RC-O	n/a	n/a
P-058	RC	RC-DBase Value	RC-M	n/a	0000100200
P-063.1	RC	RC-DBase Value	RC-M	008/010	AO
P-063.2	RC	RC-DBase Value	RC-M	n/a	IN7131
P-063.3	RC	RC-DBase Value	RC-M		IGB
S-104	RC	RC-DBase Value	RC-M	004	CGEC

FIG. 13

RESPONSE CODE P-039	RETURNED IN 0210 Msg. WHEN THESE CONDITIONS ARE ENCOUNTERED BY THE ISSUER	ACTION EXPECTED BY ACQUIRER	ACTION BY IVR SYSTEM
00	Authorization is approved	Dispense funds/execute requested transaction	Give Cash
01	The issuer wishes to contact the cardholder for some transaction or card usage related reason.	Decline the requested transaction. No funds dispensed.	Generic reject
04	Card has been flagged as stolen or the issue wishes to remove it from circulation for some reason.	Decline the requested transaction. No funds dispensed.	Generic reject if returned. Not expected.
05	Card is invalid for some reason determined by the issue.	Decline the requested transaction. No funds dispensed.	Generic reject.
10	Authorization requested is Approved, BUT for a Lesser amount than the amount requested.	Allow transaction (typically POS) to continue but only for the Lesser Amount.	Generic reject
13	Requested Rate or Currency Code is not available in the Central Network Rate Table.	Reject the transaction cycle process back to start. If Central Network can't calculate the settlement amount, it can't process the message, so after an unsuccessful 100, IVR System ends customer session. This is a serious database problem on IVR System or Central Network if it happens.	Generic reject.
38	PIN received with authorization request, upon decryption, did not match customers PIN on file. Counting this transaction the number of BAD PIN requests received with in the current reporting period exceeds the number allowed by the issuing institution. Increment BAD PIN counter.	Decline the requested transaction. <u>Capture</u> and Hold the card if possible. No funds dispensed.	Generic reject. This should never occur.
39	The card used is requesting access to a Credit Account or credit line and does not have a Credit Account linked.	Decline the requested transaction. No funds dispensed.	Generic reject.
51	Amount requested in the authorization request exceeds the amount available in the account selected.	Decline the requested transaction. Account type is determined by Processing/transaction code, DDA, SAV, Credit or other. No funds dispensed.	Ask customer for a lesser amount and retry.
52	The Card used does not have the necessary accounts related to it required to execute the requested transaction (The specific account is a function of the Processing/Transaction code in the original request.)	Decline the requested transaction. No funds dispensed.	Generic reject.
53	The card used is requesting access to a savings Account and does not have a savings Account linked.	Decline the requested transaction. No funds dispensed.	Generic reject.
54	Card used has expired, based upon the Track II data supplied in the transaction or upon information held in issuers data files.	Decline the requested transaction. No funds dispensed.	Generic reject.
55	PIN received with authorization request, upon decryption, did not match customers PIN on file. Increment BAD PIN counter.	Decline the requested transaction. No funds dispensed.	Generic reject.
56	Card used does not exists on the issuers data file.	Decline the requested transaction. No funds dispensed.	Ask CSR to reenter card number
57	Transaction requested is not permitted for this cardholder by issuer	Decline the requested transaction. No funds dispensed.	Generic reject.

FIG. 14A

RESPONSE CODE P-039	RETURNED IN 0210 Msg. WHEN THESE CONDITIONS ARE ENCOUNTERED BY THE ISSUER	ACTION EXPECTED BY ACQUIRER	ACTION BY IVR SYSTEM
61	Transaction amount requested will bring cardholder over daily limit withdrawal limit.	Decline the requested transaction. No funds dispensed.	Generic Reject. (IVR System does not inform that amount requested will exceed daily limit.
62	Transaction requested is not authorized for this account (card) because of a local Issuer restriction.	Decline the requested transaction. No funds dispensed.	Generic reject.
65	Transaction requested will bring cardholder over daily withdrawal frequency limit.	Decline the requested transaction. No funds dispensed.	Generic reject.
75	PIN received with authorization request, upon decryption, did not match customers PIN on file. Counting this transaction the number of BAD PIN requests received with in the current reporting period exceeds the number allowed by the issuing institution. Increment BAD PIN counter.	Decline the requested transaction. No funds dispensed. Return card see code "38" also.	Generic reject. (Should never occur because IVR System uses a Dummy PIN)
88	Transaction received as Sale Completion refers to an pre-authorization.	Decline the requested POS transaction, NOTE: This code should only be returned if the pre- authorization has expired <u>and</u> the account now has insufficient funds to cover the transaction	Generic reject.
93	Requested transaction cannot be completed by the issuer as it would entail a violation of local law.	Decline the requested transaction. No funds dispensed	Generic reject.
94	Issuer system could not find the requested target account linked to the cardholders card.	Decline the requested transaction. No funds dispensed	Generic reject.
95	Issuer system could not find the requested target account linked to the cardholders card.	Decline the requested transaction. No funds dispensed	Generic reject.
???	Calculated Transfer Rate differs from rate presented. Indicates change in Rates from Get Exchange rate step.	Decline the requested transaction. No funds moved/Transferred	Generic reject.
???	Calculated Transfer Rate differs from rate presented. Indicates change in Rates from Get Exchange rate step.	Decline the transaction. No funds moved/Transferred.	Generic reject.
12	Card used is invalid for the requested transaction, was not routed to the issue for authorization.	Decline the requested transaction. No funds dispensed.	Ask CSR to reenter to the card number
30	Transaction was received with a format error. Transaction was not forwarded to issuer for action.	Decline requested transaction. No funds dispensed.	Generic reject
76	Encryption Keys exchanged between the Central Network system and the Issuer system are out of synchronization. Key changes requests failed or was not responded to.	Decline requested transaction. No funds dispensed.	Generic reject
79	Issuer authorization system is not available to act upon the requested transaction. Transaction was not forwarded to issuer for action.	Decline requested transaction. No funds dispensed.	Tell customer issuer is not available

FIG. 14B

RESPONSE CODE P-039	RETURNED IN 0210 Msg. WHEN THESE CONDITIONS ARE ENCOUNTERED BY THE ISSUER	ACTION EXPECTED BY ACQUIRER	ACTION BY IVR SYSTEM
91	Issuer system is not currently signed on to the Central Network system. Transaction was not forwarded to issuer for action.	Decline requested transaction. No funds dispensed.	Tell customer the issuer is not available
92	Financial institution can not be found for routing.	Decline requested transaction. No funds dispensed.	Generic reject

RESPONSE CODE P-060	REVERSAL REASON CODES FOR 0420 REVERSAL MSG. WHEN THESE CONDITIONS ARE ENCOUNTERED BY THE ACQUIRER	ACTION EXPECTED BY ACQUIRER	ACTION EXPECTED BY THE ISSUER	THE REVERSAL REASON CODE APPLIES TO IVR System
00 C0 23 00 (0420 Msg)	Authorization response not received from Central Network in allowed time period. (Reversal sent at time-out)	Decline the requested transaction. No funds dispensed.	Decline the requested transaction. No funds dispensed.	Yes
00 C0 27 00 (0420 Msg)	Authorization response received from Central Network after reversal received for time-out. (Reversal sent for late authorization)	Reverse the transaction back to Central Network. No funds dispensed.	Accept "Reversal" message from Central Network. Credit the cardholder account for original authorized amount.	Yes
00 C0 33 00 or C0 24 00 (0420 Msg.)	Acquiring machine failed to dispense funds authorized.	Reverse the requested transaction back to Central Network.	Accept "Reversal" message from Central Network. Credit the cardholder account for original authorized amount.	Yes Phone line drops before IVR System receives positive confirmation of funds dispensed?
00 C0 ?? ?? (0420 Msg.)	Acquiring machine failed to dispense exact amount of funds authorized (partial or over dispense).	Send a "Reversal" message to Central Network identifying the actual amount dispensed. This may be a "full" reversal for the amount authorized followed by a "Force post" for the amount actually dispensed.	Accept "Reversal" message from Central Network identifying actual amount dispensed. Debit/Credit cardholder account accordingly.	No?
00 C0 18 00 (0420 Msg)	ICC only - Customer declined the transaction after authorization received.	Decline the requested transaction. Reverse the full amount of the authorization back to Central Network.	Decline the requested transaction. Reverse the authorization, credit, cardholder account.	Yes The home bank or the branch or the customer could have declined the authorized transaction)
00 C0 25 00 (0420 Msg)	Acquiring originated Reversal due to a communications error.	Send a "Reversal" message to Central Network identifying the actual amount dispensed. This may be a "full" reversal for the amount authorized followed by a "Force post" for the amount actually dispensed.	Accept "Reversal" message from Central Network identifying actual amount dispensed. Debit/Credit cardholder account accordingly. <u>RC: If phone line dies then use "25 as Response Code.</u>	Yes

FIG. 14C

052050" FEB 86

RESPONSE CODE P-039 P-060	REVERSAL REASON CODES FOR 0420 REVERSAL MSG. WHEN THESE CONDITIONS ARE ENCOUNTERED BY THE ACQUIRER	ACTION EXPECTED BY ACQUIRER	ACTION EXPECTED BY THE ISSUER	THE REVERSAL REASON CODE APPLIES TO IVR System
00 C0 ?? ?? (0220 Msg)	Acquiring machine failed to dispense exact amount of funds authorized (partial or over dispense).	Send a "Reversal" message to Central Network identifying the actual amount dispensed. This may be a "full" reversal for the amount actually dispensed.	Accept "FORCE POST" message from Central Network identifying actual amount dispensed. Debit/Credit cardholder account accordingly.	No?

FIG. 14D